

October 23, 2005

State Farm Insurance
Ms. Christy Sims , Claims Adjuster
PO Box 6759
D'iberville, MS 39540

Re: Hurricane Damage Assessment Investigation
Insured: Ms. Terri Mullins
Date of Loss: 8-29-2005
SF Claim No. 24-Z456-029/99-CT-5147-5
FAEC Case No: 530-0002-05-25

Dear Ms. Sims,

Forensic Analysis & Engineering (FAEC) is pleased to provide the following report of our engineering investigation and evaluation of the reported damage to the subject residence located at 6057 Pine Tree Drive in Kiln, MS.

We initially received this assignment on September 26, 2005. FAEC performed a field investigation of the subject insured residence on October 11, 2005. In this assignment we were tasked to inspect the subject home to determine if wind or water damaged the residence. We were also asked to inspect the foundation and surrounding areas for damage.

This summary report is being submitted in fulfillment of our assignment in this matter.

BACKGROUND

On the morning of August 29, 2005, the Mississippi coast, including the city of, Kiln, was impacted by Hurricane Katrina, which was classified as a Category-4 hurricane when it made landfall. The hurricane's winds and rising water caused excessive damage to structures along the gulf coast.

FAEC performed a field investigation of the subject residence to determine if wind or water damaged the residence. Also we inspected the homes foundation and the surrounding area for damage. Mr. Mullins was present for FAEC's inspection. During our on site examination of the subject damage, FAEC was able to complete our inspection which acts as a basis of this report.

SITE OBSERVATIONS

The following are the observations made during FAEC's inspection of the structure:

- Upon approaching the property the house had been already removed from the site as required by FEMA.



- From attached photographs provided by the insured, the entire house had been taken off from its support piers and came to a rest against the house across the street. The house had rotated about 180 degrees and its front was facing south. The porch area was about in line with the center of the street.
- No significant damage to the house was observable in the insured's photos, except for the contact point with the neighboring house across the street.
- According to the insured, the water had rose to 10 inches above the floor level at a neighboring residence close by. No water damage to the house could be appreciated from the photographs nor observed from the surroundings.
- The 24 inches high concrete block piers were in complete disarray. The blocks were not joined to each other nor anchored to the ground.
- With very few exceptions, all the trees around the observable area were standing straight and with all their foliage remaining.

CONCLUSIONS

Based on the information that has been presented to FAEC, evidence gleaned during our inspection, and our understanding of the storm water and wind conditions associated with Hurricane Katrina and how those conditions affected the neighborhood area of the insured residence conditions at the time of the storm, FORENSIC ANALYSIS & ENGINEERING CORPORATION makes the following conclusions regarding the claimed damage and the integrity of the property investigated:

- FAEC has concluded that the primary and predominant cause of damage to the subject property was due to hurricane force winds. This is based on the displacement of the house and the absence of water damage to the same. However, this displacement was facilitated by the poor anchoring and supporting observed.

The conclusions and opinions presented in this report are based on the results of FAEC's field investigation of the subject residence, as well as our analysis of the available wind and localized water level data and upon all of the other associated information that we have gathered during the course of our investigation efforts to date. If additional information or facts become available which materially affect these stated conclusions and opinions, then, FAEC reserves the right to amend or change its opinions and conclusions as needed.